January 18, 2013 PUBLIC NOTICE # 2013-03

#### PUBLIC NOTICE OF INSURANCE COMPANIES RATE FILING

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). Rate filings may be viewed via the Internet at: <a href="http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0050-viewing-room">http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0050-viewing-room</a>. Rate filings may also be viewed at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <a href="http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm">http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm</a>. In addition, listings of closed files may be viewed on our Internet site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

#### **IMPORTANT NOTICE**

The following information regarding the New Prior Approval Regulations can be found on our website at: <a href="http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/">http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/</a>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-510	0212	21ST CENTURY CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
13-511	0212	21ST CENTURY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
13-390	0225	ACCEPTANCE INDEMNITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	PUBLIC AUTO	0
13-391	0225	ACCEPTANCE INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PUBLIC AUTO	0
13-410	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	FORMS	NONE	
13-477	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-485	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	NONE	0
13-348	0140	ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	PLEASURE BOATOWNERS	
13-490	0008	ALLSTATE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTORCYCLE	
13-346	0140	AMCO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTORCYCLE- RECREATIONAL VEHICLE	
13-349	0140	AMCO INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	PLEASURE BOATOWNERS	
13-357	0140	AMCO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	RECREATIONAL VEHICLE	
13-493	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
13-496	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-434	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-436	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	_
13-345	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PRIVATE COMPANY MGMT. LIAB. PACKAGE	0
13-392	0098	BERKLEY NATIONAL INSURANCE COMPANY		OTHER LIABILITY	RATE	GENERAL RISK- GENERAL LIABILITY COVERAGES	0

<sup>\*</sup> If no % rate change is indicated, the amount has not yet been determined:

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-393	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	GENERAL RISK- GENERAL LIABILITY COVERAGES	0
13-388	0244	CINCINNATI CASUALTY COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	NONE	0
13-506	0244	CINCINNATI CASUALTY COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	NONE	
13-389	0244	CINCINNATI INDEMNITY COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	NONE	0
13-448	0411	COMMERCE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NATION SAFE	5.59
13-474	0411	COMMERCE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	PROTECTION	
13-478	0411	COMMERCE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	PROTECTION	4.73
13-489	0411	COMMERCE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NATION SAFE	
13-497	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-498	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-407	0783	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
13-453	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-476	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	DATA COMPROMISE	
13-367	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
13-440	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE	
13-368	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
13-442	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE	
13-369	0084	GREAT AMERICAN INSURANCE COMPANY		OTHER LIABILITY	RULE CHANGE	NONE	

<sup>\*</sup> If no % rate change is indicated, the amount has not yet been determined:

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-443	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE	
13-370	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
13-444	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIDELITY	FORMS	NONE	
13-487	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RATE	LARGE RISK RATING	8.2
13-381	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROPERTY MANAGERS	0
13-473	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	POLLUTION AND PROF. & CONTRACTORS	
13-513	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	LLSAM	18.32
13-445	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS - LLSAM	0
13-514	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	LLSAM	18.32
13-515	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	LLSAM	18.32
13-517	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	OTHER LIABILITY	RATE	LLSAM	18.32
13-518	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	LLSAM	18.32
13-447	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROFESSIONAL LIABILITY - US DIRECT	0
13-488	0501	HOMESITE INSURANCE COMPANY OF CALIFORNIA	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNER	0
13-509	4381	IMPERIUM INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0
13-411	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO PHYSICAL DAMAGE	FORMS	NONE	
13-472	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	FARMOWNERS MULTI- PERIL	RULE CHANGE	COMBINE PLUS- FARM & RANCH	0
13-479	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	

<sup>\*</sup> If no % rate change is indicated, the amount has not yet been determined:

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-371	0450	INDEPENDENCE AMERICAN INSURANCE COMPANY	PERSONAL	INLAND MARINE	RATE	PET HEALTH INSURANCE	2.83
13-356		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	MANUAL	CRIME & FIDELITY	
13-359		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	BURGLARY AND THEFT	MANUAL	CRIME & FIDELITY	
13-437	0000	LEADING INSURANCE GROUP INSURANCE CO., LTD (UNITED STATES BRANCH)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-492	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-377	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	AND STANDARDBRED MORTALITY	0
13-376	3479	MERCHANTS BONDING COMPANY (MUTUAL)	COMMERCIAL	OTHER LIABILITY	FORMS	NOTARY PUBLIC ERRORS & OMISSIONS	
13-499	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-374	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-435	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	MEDICAL MALPRACTICE	NEW PROGRAM	NURSE PRACTITIONER PROF. LIAB. PLUS	0
13-347	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTORCYCLE- RECREATIONAL VEHICLE	
13-351	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	INLAND MARINE	FORMS	PLEASURE BOATOWNERS	
13-358	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	RECREATIONAL VEHICLE	
13-363	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
13-364	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	EQUIPMENT BREAKDOWN	
13-365	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
13-382	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
13-383	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	FIDELITY	RULE CHANGE	CRIME & FIDELITY	

<sup>\*</sup> If no % rate change is indicated, the amount has not yet been determined:

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-384	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
13-385	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	FIRE	RULE CHANGE	NONE	
13-386	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
13-495	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
13-378	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	FORMS	NONE	
13-409	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
13-468	0088	NOVA CASUALTY COMPANY	COMMERCIAL	BURGLARY AND THEFT	RATE	NONE	-32
13-470	0088	NOVA CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-372	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PUBLIC AUTO.	0
13-373	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	PUBLIC AUTO	0
13-431	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	SURETY	RULE CHANGE	NONE	0
13-521	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-432	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NONE	0
13-475	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PRIMARY DIRECTORS AND OFFICERS	0
13-508	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	RISK MANAGEMENT	0
13-522	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-433	0150	OLD REPUBLIC SURETY COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NONE	0
13-430	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0

<sup>\*</sup> If no % rate change is indicated, the amount has not yet been determined:

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-519	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	RATE	LLSAM	18.32
13-484	0783	RLI INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	NEW PROGRAM	RENTERS	0
13-226	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	VICTORY BUILDER'S RISK	0
13-429	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
13-394	0098	STARNET INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	GENERAL RISK- GENERAL LIABILITY COVERAGES	0
13-408	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	FIDELITY	FORMS	FIDELITY & SURETY BONDS	
13-486	0161	TOPA INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NATION SAFE DRIVERS MOTOR CLUB	4.16
13-500	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-379	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-471	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	MODULAR	
13-427	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
13-428	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
13-520	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	LLSAM	18.32
13-501	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-454	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-457	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-375	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0
13-366	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EMPLOYMENT PRACTICES LIAB.	

<sup>\*</sup> If no % rate change is indicated, the amount has not yet been determined:

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-438	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-441	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	

58 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS